

Case: 12-10011-JMD Doc #: 43 Filed: 03/10/17 Des  
 Fill in this information to identify the case.

Debtor 1	James M. Hosking
Debtor 2 (Spouse, if filing)	Jennifer L. Hosking
United States Bankruptcy Court for the: _____ District of <u>NH</u> Case number <u>12-10011-JMD</u>	

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

**According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.**

## Part 1: Mortgage Information

**Name of creditor:** Nationstar Mortgage LLC      **Court claim no. (if known):** 8

**Last 4 digits** of any number you use to identify the debtor's account:

**Property address:** 18 Newman Avenue  
Number Street

**Johnston** RI 02919  
City State ZIP Code

## Part 2: Prepetition Default Payments

*Check one:*

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
  - Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$

### Part 3: Postpetition Mortgage Payment

*Check one:*

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due:

(a) \$ 46,282.60

- b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ -111.63

- c. **Total.** Add lines a and b.

(c) \$ 46,170.97

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02/01/2015

MM / DD / YYYY

Debtor 1

James M. Hosking

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

12-10011

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Jeffrey J. Hardiman

Signature

03 09 2017

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Print

Jeffrey J. Hardiman, Esq. BNH# 06868

First Name

Middle Name

Last Name

Company

Shechtman Halperin Savage, LLP

Attorney for Creditor

Title \_\_\_\_\_

Address

1080 Main Street

Number \_\_\_\_\_ Street \_\_\_\_\_

Pawtucket

RI

02860

City

State

ZIP Code

Contact phone 401 272 1400  
(\_\_\_\_\_) \_\_\_\_-\_\_\_\_\_Email bkdept@shslawfirm.com  
Email \_\_\_\_\_

<i>Motion For Relief Information</i>							Version #	
							Last Revised Date:	
<b>Loan Demographics</b>								
Account Number	Case Number	12-10011	Property Address					
<b>Bankruptcy Filing Information</b>								
Filed By	James M. Hosking Jennifer L. Hosking	Chapter Filed Bankruptcy Filing Date	01/04/2012	Chapter 13	Gov't Loan			
District					POC Filing Date			
Beneficiary (Action in the Name of)								1st Post Due Date
First Borrower								
Name	James M. Hosking	SSN	Non-filing Co-Signer					
Second Borrower								
Name	Jennifer L. Hosking	SSN	Non-filing Co-Signer					
<b>Payoff Figures as of:</b>		<b>00/00/0000</b>	<b>Delinquent Contractual/Post Petition Payments</b>					
Unpaid Balance		Date Due	Amount Due (P&I and Escrow)	Principle & Interest	Escrow	Number of Months	Total Due	
Interest Amount		02/01/2015 to 03/01/2017	\$ 1,780.10			26	\$ 46,282.60	
Interest Rate							\$ -	
Per Diem							\$ -	
Escrow Advance							\$ -	
Corporate Advance							\$ -	
NSF							\$ -	
Total Suspense*		Suspense**	\$ 111.63				\$ (111.63)	
<b>TOTAL</b>	<b>\$ -</b>	<b>TOTAL</b>					<b>\$ 46,170.97</b>	
**IF Chapter 13, will include Post Petition Suspense **If Chapter 7, will include all suspense								

<b>MFR Dates/Amount</b>		<b>National Settlement Agreement*</b>	
Contractual Due Date as per LSAMS		Is this loan under the National Settlement Agreement?	
Current Post Petition Due date as per Post Ledger		*All loans acquired from Bank of America effective January 1, 2013.	
Contractual/Post Petition Payment Amount Due (P&I and Escrow)			

<b>Other Information</b>		<b>Right to Foreclosure Language*</b>	
Property Treatment	Retain	*Please include right to foreclose language in the Motion for Relief	
Property Status	Secured		
Motion for Dismissal Filing Date	No		
Pending Discharge	No		
Trustee Pay All	No		
Loss Mitigation Status	Not Active		
Interest Amount at the Time of Filing	#REF!		
All Motions for Relief from Stay shall include a statement that sets forth the basis for asserting that the applicable party has the right to foreclose.			

\*LM Status and copies of any and all available denial letters are required in CA

\*If referral for CA and NY, breakdown for Corp. Advances is required. If for FL and MD, breakdown for Corp Advances and Escrow Advances are required

\*If referral is for CA and CO, then contractual payment history is needed for one year prior to the contractual due date.

<b>Payment Address</b> Nationstar Mortgage, LLC PO Box 619094 Dallas, TX 75261-9741 <b>Correspondence Address</b> Nationstar Mortgage, LLC PO Box 619096 Dallas, TX 75261-9741	All payments and mail should be addressed as <b>ATTN: Bankruptcy Dept</b>	<b>Comments</b> Last payment received on
		Processed by

#### Escrow Advances

Escrow Account	Date	Recovery (Debit)	Advance (Credit)	Escrow Account	Date	Recovery (Debit)	Advance (Credit)

*Motion For Relief Information*  
*Post-Petition Ledger*

Filed By:	James M. Hosking Jennifer L. Hosking	Payment Changes					
Case Number:	12-10011	From Date	To Date	Total Amount	P&I Total	Escrow Total	Interest Rate Change
Filing Date:	01/04/12						
Payments in POC:	\$4,264.47						
First Post Due Date	02/01/12						

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW HAMPSHIRE

IN RE:

James M. Hosking  
Jennifer L. Hosking  
Debtors

Case No.: 12-10011-JMD  
Chapter 13

CERTIFICATION OF SERVICE

The undersigned hereby certifies that copies of the Response to Notice of Final Cure have been served upon the following parties via electronic notice or first class mail, as indicated, this 10th day of March, 2017:

Via Electronic Notice:

Office of the U.S. Trustee  
1000 Elm Street  
Suite 605  
Manchester, NH 03101  
USTPRegion01.MR.ECF@usdoj.gov

Lawrence P. Sumski, Esq.  
1000 Elm Street, 10th Floor  
Manchester, NH 03101  
SumskiCh13@gmail.com  
Trustee

Christopher Kelley, Esq.  
2 Wellman Avenue, Suite 240  
Nashua, NH 03064  
KelleyLawOffices@aol.com  
Debtor's counsel

Via First Class Mail:

James M. Hosking  
34 Cedar Street  
Hudson, NH 03051

Jennifer L. Hosking  
34 Cedar Street  
Hudson, NH 03051

/s/ Jeffrey J. Hardiman